

UNITED STATES BANKRUPTCY COURT District of Nebraska

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/19/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mark T Lund
3107 N. 58th Street
Omaha, NE 68104

Chrisann M Nigrin
3107 N. 58th Street
Omaha, NE 68104

Case Number:
10-80444-TLS

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-1363
xxx-xx-4917

Attorney for Debtor(s) (name and address):

Henry N. Carriger
John Turco Law Office
2580 South 90th Street
Omaha, NE 68124
Telephone number: (402) 933-8600

Bankruptcy Trustee (name and address):

Richard D. Myers
Chapter 7 Trustee
11404 West Dodge Road
Suite 500
Omaha, NE 68154
Telephone number: (402) 492-9200

Meeting of Creditors

Date: **March 25, 2010**

Time: **10:30 AM**

Location: **Roman L. Hruska Courthouse, 111 South 18th Plaza, US Trustee Meeting Room, Omaha, NE 68102**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 5/24/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

111 South 18th Plaza
Suite 1125
Omaha, NE 68102
Telephone number: (402)661-7444

For the Court:

Clerk of the Bankruptcy Court:
Diane Zech

Hours Open: Monday – Friday 8:00 AM – 4:30 PM

Date: 2/19/10

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. At the meeting, the debtor(s) will be required to provide a picture ID to verify identification and must also provide proof of social security number to the trustee.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. Notice – camera phones are not allowed in the building.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Abandonment of Assets	Within 21 days after the § 341(a) meeting is held, the trustee will file with the court a list of property to be abandoned. If no objection to the list is filed within 40 days after the § 341(a) meeting is held, the property will be deemed abandoned without further action by the court. (To determine the date the § 341(a) meeting is actually held, interested parties may contact the office of the U.S. Trustee at (402) 221-4300.
Appointment of Trustee	The trustee named on the front side is the interim trustee appointed by the U.S. Trustee to serve under general blanket bond.
Debtor's Duty	If the Certificate of Completion of an instructional course concerning personal financial management under 11 U.S.C. §727(a)(11) is not filed within 61 days after the first scheduled §341 meeting of creditors, the case may be closed without a discharge and a Motion to Reopen (with the full filing fee) may need to be filed to permit the filing of the certificate. No advance notice of the closing will be given to the debtor.
Interpreter	Language interpretation of the meeting of creditors will be provided to the debtor at no cost, upon request to the trustee, through a telephone interpreter service.
Refer to Other Side for Important Deadlines and Notices	

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0867-8
Case: 10-80444

User: nwenzl
Form ID: B9A

Page 1 of 2
Total Noticed: 75

Date Rcvd: Feb 19, 2010

The following entities were noticed by first class mail on Feb 21, 2010.

db/jdb +Mark T Lund, Chrisann M Nigrin, 3107 N. 58th Street, Omaha, NE 68104-3448
aty +Henry N. Carriger, John Turco Law Office, 2580 South 90th Street, Omaha, NE 68124-2009
3349618 +ADT Security Services, Inc., PO Box 551200, Jacksonville, FL 32255-1200
3349617 +Accredited Collection Services Inc, PO Box 27238, Omaha, NE 68127-0238
3349619 Alegent Health (Immanuel), Immanuel Medical Center, 2301 N 117th Ave Suite 100,
Omaha, NE 68164-3483
3349620 +Alegent Health Immanuel Med Center, 8901 Dodge Street, Omaha, NE 68114-3321
3349621 +Allied National Inc., 440 Regency Pkwy., Suite 134, Omaha, NE 68114-3742
3349624 +Bank Of America, PO Box 17054, Wilmington, DE 19850-7054
3349623 Bank Of America, PO Box 981814, El Paso, TX 79998-1814
3349627 Bank of America, PO Box 15184, Wilmington, DE 19850-5184
3349625 Bank of America, FIA Card Services, PO Box 17295, Wilmington, DE 19850-7295
3349628 +Benson Printing Copy, 6102 Maple Street, Omaha, NE 68104-4002
3349629 +Cach LLC, Attention: Bankruptcy Department, 4340 South Monaco St. 2nd Floor,
Denver, CO 80237-3408
3349630 +Capital Management Services, LP, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
3349632 +Citibank SD, NA/ Shell, PO Box 6500, Sioux Falls, SD 57117-6500
3349633 +Dale s Trash Service, Inc., 19212 Military Road, Bennington, NE 68007-6212
3349634 +Daniel L. Johnson, Attorney, Seville Square II, 14710 W. Dodge Road, Ste. 205,
Omaha, NE 68154-2027
3349635 +Delores J. Lund, 3313 S. 107th Street, Omaha, NE 68124-2441
3349636 +Dennis P. Lee, Attorney, PO Box 45947, Omaha, NE 68145-0947
3349638 +Douglas County Attorney, 428 Hall of Justice, Omaha, NE 68183-0001
3349639 Douglas County Treasurer, 909 Civic Center, 1819 Farnam Street, Omaha, NE 68183-0003
3349640 +Euler Hermes UMA, 600 South 7th Street, Louisville, KY 40203-1968
3349641 +Fannie Mae, PO Box 650043, Dallas, TX 75265-0043
3349642 Financial Recovery Services, Inc, PO Box 385908, Minneapolis, MN 55438-5908
3349645 +GEMB/Sams Club, Attention: Bankruptcy Department, PO Box 105968, Atlanta, GA 30348-5968
3349646 +Goldner Cooper Cotton Sundell Frankel, 8901 West Dodge Rd Ste 210, Omaha, NE 68114-3442
3349647 +Great Southern Bank, 1902 Harlan Drive, Bellevue, NE 68005-6609
3349648 +Greater Omaha Refrigeration, 3313 North 88th Plaza, Omaha, NE 68134-4799
3349649 +Grunwald Mechanical Contractor, PO Box 24467, Omaha, NE 68124-0467
3349650 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
3349651 +Internal Revenue Service, STOP 5300, 1616 Capitol Ave., Omaha, NE 68102-4926
3349652 +J.C. Christensen and Associates Inc., PO Box 519, Sauk Rapids, MN 56379-0519
3349653 +Jennifer J. Taylor, Attorney, 8712 W. Dodge Road, Suite 400, Omaha, NE 68114-3419
3349654 +Law Offices Fullenkamp, Doyle Jobeun, 11440 West Center Road, Omaha, NE 68144-4421
3349655 +Law Offices of Weltman, Weinberg Reis, 175 S. 3rd Street, Suite 900,
Columbus, OH 43215-5177
3349656 +Lee Law Offices, PC, LLO, 4610 S. 133rd Street, Suite 103, Omaha, NE 68137-1133
3349657 Lowe s Project Card, PO Box 981064, El Paso, TX 79998-1064
3349661 +Mia s Bongo Room, 6113 Maple Street, Omaha, NE 68104-4043
3349662 +NCO Financial Systems, Inc, 507 Prudential Road, Horsham, PA 19044-2368
3349663 Nebraska Department of Revenue, PO Box 98934, Lincoln, NE 68509-8934
3349664 +Nebraska Furniture Mart, Attn: Legal Dept, 700 S 72nd Street, Omaha, NE 68114-4697
3349665 +Niagara Credit Solutions, Inc., 420 Lawrence Bell Drive, Ste 2, Williamsville, NY 14221-8820
3349666 +Northland Group, Inc., 7831 Glenroy Road, Suite 350, Edina, MN 55439-3133
3349667 Omaha Magazine, LTD, PO Box 461208, Papillion, NE 68046-1208
3349668 +Omaha World Herald, 1314 Douglas St Ste 650, Omaha, NE 68102-1828
3349669 +Pegler Sysco Food Services, Co., 1700 Center Park Road, Lincoln, NE 68512-1230
3349671 Professional Bureau of Collections, Inc., PO Box 628, Elk Grove, CA 95759-0628
3349676 +RNB / Marshall Fields, PO Box 9475, Minneapolis, MN 55440-9475
3349672 +Republic Natl Distributing Co - Eagle, 4320 S. 94th Street, Omaha, NE 68127-1236
3349673 +Republic Natl Distributing Co - Falcon, 4444 S. 94th Street, Omaha, NE 68127-1209
3349674 +Resurgent Capital Services LP, 5440 N. Cumberland Ave, Suite 300, Chicago, IL 60656-1486
3349675 +Richard A. Drews, Esq., Taylor, Peters, Drews, Omaha Tower, Suite 640,
2120 South 72nd Street, Omaha, NE 68124-2366
3349677 +Rybin Plumbing Heating Co., 1822 Vinton Street, Omaha, NE 68108-1435
3349682 +SOS Heating, Cooling Electrical, 8314 Maple Street, Omaha, NE 68134-6346
3349678 Sam s Club, PO Box 10306, Roswell, GA 30076
3349679 +Sara E. Miller, Attorney, 4885 S. 118th Street, Suite 100, Omaha, NE 68137-2241
3349680 +Schaefer Electric, Inc., 2927 N. 84th Street, Omaha, NE 68134-4997
3349681 +Security National Bank, PO Box 31400, Omaha, NE 68131-0400
3349686 +TRS Recovery Services, 5251 Westheimer, Houston, TX 77056-5412
3349683 +TierOne Bank, 1235 N Street, Lincoln, NE 68508-2083
3349685 +Transworld Systems, Inc, Collection Agency, 5799 Broadmoor St 312, Mission, KS 66202-2408
3349687 +US Attorney s Office, 1620 Dodge St. 1400, Omaha, NE 68102-1506

The following entities were noticed by electronic transmission on Feb 19, 2010.

tr +EDI: QRDMYERS.COM Feb 19 2010 17:28:00 Richard D. Myers, Chapter 7 Trustee,
11404 West Dodge Road, Suite 500, Omaha, NE 68154-2584
3349622 +EDI: ARROW.COM Feb 19 2010 17:23:00 Arrow Financial Services LLC, 5996 W Touhy Ave.,
Niles, IL 60714-4610
3349624 +EDI: BANKAMER2.COM Feb 19 2010 17:23:00 Bank Of America, PO Box 17054,
Wilmington, DE 19850-7054
3349627 EDI: BANKAMER2.COM Feb 19 2010 17:23:00 Bank of America, PO Box 15184,
Wilmington, DE 19850-5184
3349626 EDI: BANKAMER.COM Feb 19 2010 17:23:00 Bank of America, PO Box 15026,
Wilmington, DE 19850-5026
3349625 EDI: BANKAMER2.COM Feb 19 2010 17:23:00 Bank of America, FIA Card Services, PO Box 17295,
Wilmington, DE 19850-7295
3349631 +EDI: CHASE.COM Feb 19 2010 17:28:00 Chase, PO Box 15298, Wilmington, DE 19850-5298

District/off: 0867-8
Case: 10-80444

User: nwenzl
Form ID: B9A

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Total Noticed: 75

Date Rcvd: Feb 19, 2010

The following entities were noticed by electronic transmission (continued)

3349637 EDI: DISCOVER.COM Feb 19 2010 17:23:00 Discover Financial Services LLC, PO Box 15316,
Wilmington, DE 19850
3349643 +EDI: RMSC.COM Feb 19 2010 17:23:00 GEMB/Cost Plus World Market, PO Box 981439,
El Paso, TX 79998-1439
3349644 +EDI: RMSC.COM Feb 19 2010 17:23:00 GEMB/Lowes PC, PO Box 981416, El Paso, TX 79998-1416
3349659 +EDI: RESURGENT.COM Feb 19 2010 17:28:00 LVNV Funding LLC, PO Box 740281,
Houston, TX 77274-0281
3349658 +EDI: RMSC.COM Feb 19 2010 17:23:00 Lowes / MBGA, Attention: Bankruptcy Department,
PO Box 103104, Roswell, GA 30076-9104
3349660 +EDI: TSYS2.COM Feb 19 2010 17:23:00 Macys/FDSB, Macy s Bankruptcy, PO Box 8053,
Mason, OH 45040-8053
3349670 +EDI: PHINPLAZA.COM Feb 19 2010 17:23:00 Plaza Associates, PO Box 18008,
Hauppauge, NY 11788-8808
3349672 +E-mail/Text: vicki.ondracek@rndc-usa.com
Republic Natl Distributing Co - Eagle, 4320 S. 94th Street, Omaha, NE 68127-1236
3349673 +E-mail/Text: vicki.ondracek@rndc-usa.com
Republic Natl Distributing Co - Falcon, 4444 S. 94th Street, Omaha, NE 68127-1209
3349688 +EDI: WFNNB.COM Feb 19 2010 17:23:00 Victoria s Secret, PO Box 182124,
Columbus, OH 43218-2124
3349689 +EDI: WFFC.COM Feb 19 2010 17:28:00 Wells Fargo, PO Box 60510, Los Angeles, CA 90060-0510
TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3349684* +Tierone Bank, 1235 N St, Lincoln, NE 68508-2083

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2010

Signature:

